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PATENT
Attorney Docket No.: 020375-043600US

TOWNSEND and TOWNSEND and CREW LLP

By: / Stephanie Klepp /
Stephanie Klepp

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk

Application No.: 10/694,925

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR
PROCESSING TRANSACTIONS FOR
INTEGRATED CREDIT AND STORED-
VALUE PROGRAMS

Customer No.: 20350

Confirmation No. 5092

Examiner: Michael A. Cuff

Technology Center/Art Unit: 3627

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 27, 2007 ("Office Action"),
please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.